12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B). Exhibits Pg 1 of 45

EXHIBIT

1

12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B).

Exhibits Pg 2 of 45 Case: 11-0663 Document: 139 Page: 1 (4/25/2013 919086 2

> E.D.N.Y.- Bklyn 10-cv-2485 Matsumoto, J. Azrack, M.J.

United States Court of Appeals FOR THE SECOND CIRCUIT

At a stated term of the United States Court of Appeals for the Second Circuit, held at the Thurgood Marshall United States Courthouse, 40 Foley Square, in the City of New York, on the 25th day of April, two thousand thirteen.

Present:

Ralph K. Winter, Guido Calabresi, Gerard E. Lynch, Circuit Judges.

Ramon Quiroz, et al.,

Plaintiffs-Appellants,

v.

11-3663

U.S. Bank National Association, as Trustee, et al.,

Defendants-Appellees.

Appellant Ramon Quiroz, pre se, moves: (1) for an order granting "summary judgment" in the Appellants' favor; and (2) to lift the automatic stay imposed upon the filing of a Chapter 11 bankruptcy petition by Appellees Homecomings Financial ("Homecomings") and GMAC Mortgages ("GMAC"). By order entered on May 24, 2012, this Court stayed the above-captioned appeal pending the lifting or termination of the automatic stay.

Upon due consideration, it is hereby ORDERED that: (1) the Appellants' motion for "summary judgment" is CONSTRUED as a motion for summary reversal of the district court's August 9, 2011 judgment dismissing the Appellants' complaint; (2) as so construed, decision on the motion is DEFERRED pending the lifting or termination of the automatic stay, see 11 U.S.C. § 362(a)(1); Johnson v. Morgenthau, 160 F.3d 897, 899 (2d Cir. 1998) (providing that this Court has "inherent

Exhibits Pg 3 of 45 Case: 11-0663 Document 139 Page: 2 04/25/2013 91908

power... to manage and control its docket"); and (3) the Appellants' motion to lift the automatic stay is DENIED, see In re Sonnax Indus., 907 F.2d 1280, 1287 (2d Cir. 1990) (noting that the decision to lift the automatic stay is left to the sound discretion of the bankruptcy court). Any future motion to lift the automatic stay should be filed in the bankruptcy court. See Fed. R. Bankr. P. 9014.

Finally, we note that Appellant Ramon Quiroz has informed this Court that Appellant Helen Quiroz has died. However, this Court has no information as to whether she has a personal representative who could be substituted under Federal Rule of Appellate Procedure 43(a). Additionally, Appellant Jessica Angel Quiroz may not be a proper party to this appeal, as she did not sign the notice of appeal and this Court has no information as to whether she was a minor child at the time that it was filed. See Fed. R. App. P. 3(c)(2). Accordingly, the Appellants are ORDERED to file, within 30 days of the date that Homecomings and GMAC notify this Court that the automatic stay has been lifted or terminated, affidavits or affirmations stating: (1) whether Appellant Helen Quiroz has a personal representative suitable for substitution pursuant to Federal Rule of Appellate Procedure 43(a); and (2) the age of Appellant Jessica Angel Quiroz at the time that the September 8, 2011 notice of appeal was filed.

FOR THE COURT: Catherine O'Hagan Wolfe, Clerk

autolfe

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ZEICHNER ELLMAN & KRAUSE LLP

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NEW YORK, NEW YORK 10022
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103 EISENHOWER PARKWAY ROSELAND, NJ 07068 (973) 618-9100 FAX: (973) 364-9960

June 6, 2013

BY ECF

Catherine O'Hagan Wolfe Clerk of the Court United States Court of Appeals for the Second Circuit Thurgood Marshall U.S. Courthouse 40 Centre Street New York, New York 10007

Ouiroz et al v. U.S. Bank National Associates (Case no. 11-3663)

Dear Ms. Wolfe:

We are counsel to Defendants-Appellees U.S. Bank, National Association, as Trustee ("USBNA"), Homecomings Financial, LLC (s/h/a as Homecomings Financial) ("Homecomings") and its affiliate GMAC Mortgage LLC (s/h/a GMAC Mortgages, Presidents, Officials, Partners, and/or Shareholders, Investors, Mortgage Brokers, Appraisals, Staff Officers, Officials) ("GMAC", and collectively with USBNA and Homecomings, the "Lender Defendants-Appellees") in the referenced action.

In accordance with the Order dated May 24, 2012 (Docket no. 81) we advise the Court that the automatic stay referenced in the Notice of Bankruptcy and Effect of Automatic Stay (the "Notice") filed by defendants-appellees Homecomings and GMAC on May 12, 2012 (Docket no. 72) is still in effect and that the above-captioned lawsuit should continue to be stayed pursuant to 11 U.S.C. § 362(a).

Respectfully submitted,

Robert Guttmann

cc: Quiroz Apellants (by first-class mail)
Kaufman, Dolowich & Vouck LLP,
Counsel to Steven J. Baum, P.C.

12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B). Case: 11-3663 Documen Exhibits PRope 2f 4506/06/2013 958468 3

Case No.: 11-3663

UNITED STATES COURT OF APPEALS SECOND CIRCUIT

RAMON QUIROZ, HELEN QUIROZ and JESSICA ANGEL QUIROZ,

Appellant(s),

- against -

US BANK NATIONAL ASSOCIATION as Trustee, NEW CENTURY MORTGAGE CORP., HOMECOMINGS FINANCIAL a/k/a HOMECOMINGS FINANCIAL GMAC MORTGAGES, STEVEN J. BAUM, P.C. and GMAC MORTGAGES,

Appellee(s).

CERTIFICATE OF SERVICE

ZEICHNER ELLMAN & KRAUSE LLP 575 Lexington Avenue New York, New York 10022 Telephone: (212) 223-0400 12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B). Case: 11-3663 Document Example 18 Page: 63 of 45 6/06/2013 958468 3

STATE OF NEW YORK, COUNTY OF NEW YORK. CERTIFICATE OF SERVICE BY FIRST CLASS MAIL

JANEANN TOBIN, pursuant to 28 U.S.C. 1746, under the penalty of perjury, says: that I am over the age of eighteen years, am not a party herein, and reside in Yonkers, New York, and that on the 6th day of June, 2013, I served the within:

LETTER TO THE COURT CLERK
OF THE U.S. COURT OF APPEALS FOR THE SECOND CIRCUIT
REGARDING AUTOMATIC STAY
DATED JUNE 6, 2013
BY ROBERT GUTTMANN

upon the parties hereinafter named at the places hereinafter stated by depositing the same, properly enclosed in post-paid, properly addressed wrappers, into the exclusive care and custody of à U.S. Post office depository maintained and controlled by the U.S. Post Office for delivery by first class mail to said parties at their last known addresses given below:

Ramon Quiroz Helen Quiroz Jessica Angel Quiroz 89-37 Metropolitan Avenue Rego Park, New York 11374

Dated: June 6, 2013

Jane Ann Torin

12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B). Exhibits Pg 7 of 45

EXHIBIT

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DETTI SCIENTE ENSVERENCIA DE LE TRANSPORTATION DE LA COMPANION February 24, 2012 Order No. 20120216597

AND MENTAL HYGIENE **DEPARTMENT OF HEALTH** NEW YORK CITY

purpose is the evasion or violation of any provision of the Health Code or any other law. Do not accept this transcript unless it beets the security features listed on the back. Reproduction or alteration of thus transcript is probibilised by $\S 3.19(b)$ of this fiery York City Health Code if the

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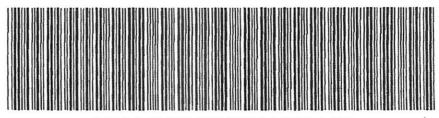
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NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER

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RECORDING AND ENDORSEMENT COVER PAGE

PAGE 1 OF 14

Document ID: 2012040300583002

Document Type: POWER OF ATTORNEY

Document Date: 04-01-2012

Preparation Date: 04-03-2012

Document Page Count: 13

PRESENTER:

JESSICA ANGEL QUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374

347-876-8759

rayorlando1@hotmail.com

RETURN TO:

JESSICA ANGEL QUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374

347-876-8759

rayorlando 1@hotmail.com

PROPERTY DATA

Borough **QUEENS** Block Lot

3176 13 Entire Lot Address

8937 METROPOLITAN AVE

Property Type: DWELLING ONLY - 1 FAMILY

CROSS REFERENCE DATA CRFN______ or Document ID______ or ____ Year___ Reel __ Page ____ or File Number__

Unit

PARTY ONE:

JESSICA A. QUIROZ 8937 METROPOLITAN AVE

REGO PARK, NY 11374

PARTIES

PARTY TWO:

RAMON QUIROZ 8937 METROPOLITAN AVE

REGO PARK, NY 11374

		FEES A	ND TAXES
Mortgage			Filing Fee:
Mortgage Amount:	\$	0.00	
Taxable Mortgage Amount:	\$	0.00	NYC Real
Exemption:			
TAXES: County (Basic):	\$	0.00	NYS Real
City (Additional):	\$	0.00	
Spec (Additional):	\$	0.00	
TASF:	\$	0.00	100000000000000000000000000000000000000
MTA:	\$	0.00	
NYCTA:	\$	0.00	
Additional MRT:	\$	0.00	
TOTAL:	\$	0.00	
Recording Fee:	\$	102.00	
Affidavit Fee:	S	0.00	181

NYC Real Property Transfer Tax: 0.00 NYS Real Estate Transfer Tax: \$ RECORDED OR FILED IN THE OFFICE OF THE CITY REGISTER OF THE

CITY OF NEW YORK

Recorded/Filed

05-03-2012 14:28

0.00

City Register File No.(CRFN):

2012000176548

City Register Official Signature

12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B). Case: 11-3663 Document: **E**#P@bitsPaP@ **82** of 456/12/2012 634223 106

NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER

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PAGE 1 OF 14

Document ID: 2012040300583002

Document Date: 04-01-2012

Preparation Date: 04-03-2012

Document Type: POWER OF ATTORNEY

Document Page Count: 13

PRESENTER:

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347-876-8759

rayorlando 1@hotmail.com

RETURN TO:

JESSICA ANGEL QUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374

347-876-8759

rayorlandol@hotmail.com

PROPERTY DATA

Borough Block Lot

QUEENS 3176 13

Unit Address

8937 METROPOLITAN AVE

Property Type: DWELLING ONLY - 1 FAMILY

Entire Lot

				ERENCE I				
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PARTY ONE:

JESSICA A. QUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374 **PARTIES**

PARTY TWO: RAMON QUIROZ

8937 METROPOLITAN AVE

REGO PARK, NY 11374

		FEES.	AND TAXES	
Mortgage	•		Filing Fee:	
Mortgage Amount:	\$	0.00	\$	0.00
Taxable Mortgage Amount:	\$	0.00	NYC Real Property Transfer Tax:	
Exemption:				0:.00
TAXES: County (Basic):	\$	0.00	NYS Real Estate Transfer Tax:	
City (Additional):	\$	0.00	\$	0.00
Spec (Additional):	\$	0.00		
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MTA:	\$	0.00		
NYCTA:	\$	0.00		
Additional MRT:	\$	0.00		
TOTAL:	\$	0.00		
Recording Fee:	\$	102.00		
Affidavit Fee:	8	0.00		

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4/1/12

DURABLE POWER OF ATTORNEY FOR FINANCIAL MANAGEMENT

WARNING TO PERSON EXECUTING THIS DOCUMENT - THE POWERS YOU GRANT BELOW CONTINUE TO BE EFFECTIVE SHOULD YOU BECOME DISABLED OR INCOMPETENT

CAUTION: This is an important legal document and upon proper execution will create a Durable Power of Attorney. This gives the person whom you designate as your attorney-in-fact broad powers to handle your property during your lifetime, which may include powers to mortgage, sell, or otherwise dispose of any real or personal property without advance notice to you or approval by you.

These powers will continue to exist even if you become disabled or incompetent. You do have the right to terminate or revoke the power of attorney and any or all powers granted within at any time up to the point of your incapacity.

This document does not authorize anyone to make medical or other health care decisions. You may execute a health care proxy (also known as a health care or medical power of attorney) to do this.

If there is anything about this document that you do not understand, you should ask a lawyer to explain it to you.

CAUTION TO THE PRINCIPAL:

Your Power of Attorney is an important document. As the "principal," you give the person whom you choose (your "agent") authority to spend your money and sell or dispose of your property during your lifetime without telling you. You do not lose your authority to act even though you have given your agent similar authority.

When your agent exercises this authority, he or she must act according to any instructions you have provided or, where there are no specific instructions, in your best interest. "Important Information for the Agent" at the end of this document describes your agent's responsibilities.

Your agent can act on your behalf only after signing the Power of Attorney before a notary public.

12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B). Case: 11-3663 Document: Extribits Page: 83 of 476/12/2012 634223 106

You can request information from your agent at any time. If you are revoking a prior Power of Attorney by executing this Power of Attorney, you should provide written notice of the revocation to your prior agent(s) and to the financial institutions where your accounts are located.

You can revoke or terminate your Power of Attorney at any time for any reason as long as you are of sound mind. If you are no longer of sound mind, a court can remove an agent for acting improperly.

Your agent cannot make health care decisions for you. You may execute a "Health Care Proxy" to do this.

The law governing Powers of Attorney is contained in the New York General Obligations Law, Article 5, Title 15. This law is available at a law library, or online through the New York State Senate or Assembly websites, www.senate.state.ny.us or www.assembly.state.ny.us.

If there is anything about this document that you do not understand, you should ask a lawyer of your own choosing to explain it to you.

THIS DURABLE POWER OF ATTORNEY for financial management is given by me, Jesscica Angel Quiroz, presently of 8937 Metropolitan Ave, Rego Park, in the State of New York, on the 1st day of April, 2012.

1. Nature of Power

THIS IS A DURABLE POWER OF ATTORNEY and the authority of my Attorney-in-fact shall not terminate if I become disabled or incapacitated or in the event of later uncertainty as to whether I am dead or alive.

2. Previous Power of Attorney

I REVOKE any previous durable power of attorney granted by me.

3. Agent

4/1/12

I APPOINT Ramon Quiroz, of 8937 Metropolitan Ave, Rego Park, New York, to act as my Agent.

4. Governing Laws

This instrument will be governed by the laws of the State of New York. Further, my Agent is directed to act in accordance with the laws of the State of New York at any time he or she may be acting on my behalf.

5. Delegation of Authority

My Agent may not delegate any authority granted under this document.

6. Liability of Agent

4/1/12

My Agent will not be liable to me, my estate, my heirs, successors or assigns for any action taken or not taken under this document, except for willful misconduct or gross negligence.

7. Effective Date

This Power of Attorney will start immediately and will continue notwithstanding my mental incapacity or mental infirmity which may occur after my execution of this Power of Attorney.

8. Powers of Agent

My Agent will have the following power(s):



a. Real Estate Transactions

To deal with any interest I may have in real property and sign all documents on my behalf concerning my interest, including, but not limited to, real property I may subsequently acquire or receive. These powers include, but are not limited to, the ability to:

- i. purchase, sell, exchange, accept as gift, place as security on loans, convey with or without covenants, rent, collect rent, sue for and receive rents, eject and remove tenants or other persons, to pay or contest taxes or assessments, control any legal claim in favor of or against me, partition or consent to partitioning, mortgage, charge, lease, surrender, manage or otherwise deal with real estate and any interest therein, and
- ii. execute and deliver deeds, transfers, mortgages, charges, leases, assignments, surrenders, releases and other instruments required for any such purpose.

b. Chattel and Goods Transactions

To purchase, sell or otherwise deal with any type of personal property I may currently or in the future have an interest in. This includes, but is not limited to, the power to purchase, sell, exchange, accept as gift, place as security on loans, rent, lease, to pay or contest taxes or assessments, mortgage or pledge.

12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B).

1 Case: 11-3663 Document: Exhibits 2a 25, 25, 456/12/2012 634223 106

c. Banking Transactions

4/1/12

To do any act that I can do through an agent with a bank or other financial institution. This power includes, but is not limited to, the power to:

- i. Open, maintain or close bank accounts (including, but not limited to, checking accounts, savings accounts, and certificates of deposit), brokerage accounts, retirement plan accounts, and other similar accounts with financial institutions.
- ii. Conduct any business with any banking or financial institution with respect to any of my accounts, including, but not limited to, making deposits and withdrawals, negotiating or endorsing any checks or other instruments with respect to any such accounts, obtaining bank statements, passbooks, drafts, money orders, warrants, and certificates or vouchers payable to me by any person, firm, corporation or political entity.
- iii. Borrow money from any banking or financial institution if deemed necessary by my Agent, and to manage all aspects of the loan process, including the placement of security and the negotiation of terms.
- iv. Perform any act necessary to deposit, negotiate, sell or transfer any note, security, or draft of the United States of America, including U.S. Treasury Securities.
- v. Have access to any safe deposit box that I might own, including its contents.
- vi. Create and deliver any financial statements necessary to or from any bank or financial institution.

d. Estate Transactions

To do any act that I can do through an agent with regard to all matters that affect any trust, probate estate, conservatorship, or other fund which I may receive payment as a beneficiary. This power includes the power to disclaim any interest which might otherwise be transferred or distributed to me from any other person, estate, trust, or other entity, as may be appropriate. However, my Agent cannot disclaim assets to which I would be entitled, if the result is that the disclaimed assets pass directly or indirectly to my Agent or my Agent's estate.

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e. Claims and Litigation Matters

4/1/12

To institute, maintain, defend, compromise, arbitrate or otherwise dispose of, any and all actions, suits, attachments or other legal proceedings for or against me. This power includes, but is not limited to, the power to: appear on my behalf or retain an attorney and any other professional personnel necessary to defend or assert any claim before any court, board, or tribunal, and the power to settle any claim against me in whichever forum or manner my Agent deems prudent, and to receive or pay any resulting settlement.

f. Government Benefits

To act on my behalf in all matters that affect my right to allowances, compensation and reimbursements properly payable to me by the Government of the United States or any agency or department thereof. This power includes, but is not limited to, the power to prepare, file, claim, defend or settle any claim on my behalf and to receive and manage as my Agent sees fit any proceeds of any claim.

g. General Authority

To do any act or thing that I could do in my own proper person if personally present, including managing or selling tangible assets, disclaiming a probate or nonprobate inheritance and providing support for a minor child or dependent adult. Other specifically enumerated powers are not intended as a limitation on this broad general power.

9. Agent Compensation

My Agent will receive no compensation except for the reimbursement of all out of pocket expenses associated with the carrying out of my wishes.

10. Co-owning of Assets and Mixing of Funds

My Agent may not mix any funds owned by him or her in with my funds and all assets should remain separately owned if at all possible.

11. Personal Gain from Managing My Affairs

My Agent is not allowed to personally gain from any transaction he or she may complete on my behalf.

12. Agent Restrictions

This Power of Attorney is not subject to any conditions or restrictions other than those noted above.

13. Notice to Third Parties

4/1/12

Any third party who receives a valid copy of this Power of Attorney can rely on and act under it. A third party who relies on the reasonable representations of an Agent as to a matter relating to a power granted by this Power of Attorney will not incur any liability to the principal or to the principal's heirs, assigns, or estate as a result of permitting the Agent to exercise the authority granted by the Power of Attorney up to the point of revocation of the Power of Attorney. Revocation of the Power of Attorney will not be effective as to a third party until the third party receives notice and has actual knowledge of the revocation.

14. Severability

If any part of any provision of this instrument is ruled invalid or unenforceable under applicable law, such part will be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of such provisions or the remaining provisions of this instrument.

15. Acknowledgment

- I, Jesseica Angel Quiroz, being the Principal named in this Durable Power of Attorney for Finances hereby acknowledge:
 - a. I have read and understand the nature and effect of this Durable Power of Attorney.
 - b. I recognize that this document gives my Agent broad powers over my assets, and that these powers will continue past the point of my incapacity.
 - c. I am of legal age in the State of New York to grant a Durable Power of Attorney.
 - d. I am voluntarily giving this Durable Power of Attorney and recognize that the powers given in this document will become effective as of the date of my incapacity or as specified within.

IN WITNESS WHEREOF I hereunto sign my name at the City of REGO PARK, in the State of New York, this 1st day of April, 2012

SIGNED,	SEAL	ED,	AND	
DELIVER	ED in	the p	presence	of:

Hier noutours Entered 06/14/13 09:29:04 Exhibit B). PhitsParer 89 of 456/12/2012 634223 106

WITNESS (Sign and Print)

82-14 Mortle Are, 2nd Al ADDRESS

Rose Ragane = ROSE & AZANE
WITNESS (Sign and Print)

89-37 Metropolitan ave.
ADDRESS Rego Park, n.y.11374

12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B). Case: 11-3663 Document: ExhibitsPage 29 of 456/12/2012 634223 106

Automated Power of Attorney by LawDepot.com

4/1/12

NOTARY ACKNOWLEDGEMENT

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SS
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On this 1st day of April, 2012, before me, the undersigned, a Notary Public in and for said state, personally appeared Jesscica Angel Quiroz, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her capacity, and that by her signature on the instrument, the individual, or the person upon behalf of which the individual, acted, executed the instrument.

Nøtary Public

My commission expires:

SAMANTHA WELLAMS
Molary Public, State of New York
No. 01W16119979
Qualified in Queens County

IMPORTANT INFORMATION FOR THE AGENT:

When you accept the authority granted under this Power of Attorney, a special legal relationship is created between you and the principal. This relationship imposes on you legal responsibilities that continue until you resign or the Power of Attorney is terminated or revoked. You must:

- (1) act according to any instructions from the principal, or, where there are no instructions, in the principal's best interest;
- (2) avoid conflicts that would impair your ability to act in the principal's best interest;
- (3) keep the principal's property separate and distinct from any assets you own or control, unless otherwise permitted by law;
- (4) keep a record or all receipts, payments, and transactions conducted for the principal; and
- (5) disclose your identity as an agent whenever you act for the principal by writing or printing the principal's name and signing your own name as "agent" in either of the following manner:

(Principal's Name) by (Your Signature) as Agent; or

(Your Signature) as Agent for (Principal's Name).

You may not use the principal's assets to benefit yourself or give major gifts to yourself or anyone else unless the principal has specifically granted you that authority in this Power of Attorney or in a Statutory Major Gifts Rider attached to this Power of Attorney. If you have that authority, you must act according to any instructions of the principal or, where there are no such instructions, in the principal's best interest. You may resign by giving written notice to the principal and to any co-agent, successor agent, monitor if one has been named in this document, or the principal's guardian if one has been appointed. If there is anything about this document or your responsibilities that you do not understand, you should seek legal advice.

Liability of agent:

4/1/12

The meaning of the authority given to you is defined in New York's General Obligations Law, Article 5, Title 15. If it is found that you have violated the law or acted outside the authority granted to you in the Power of Attorney, you may be liable under the law for your violation.

AGENT'S SIGNATURE AND ACKNOWLEDGMENT OF APPOINTMENT:

It is not required that the principal and the agent(s) sign at the same time, nor that multiple agents sign at the same time.

I, Ramon Quiroz, have read the foregoing Power of Attorney. I am the person identified therein as agent for the principal named therein.

I acknowledge my legal responsibilities.

12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B). 23se: 11-3663 Document By high by Entered 06/12/2012 634223 106 12-12020-mg 4/1/12 Ramon Quiroz

12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B). Case: 11-3663 Document: E4/1/phitsPaper 33 of 496/12/2012 634223 106

NOTARY ACKNOWLEDGEMENT

State of New York)
40) ss
County of <u>Queens</u>)

4/1/12

On this 1st day of April, 2012, before me, the undersigned, a Notary Public in and for said state, personally appeared Ramon Quiroz, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual, acted, executed the instrument.

Notary Public

My commission expires:

MANTHA WILLIAMS
Malary Public, State of New York
No. 01W16119979
Qualified in Queens County

93 of 107

4/1/12

WITNESS CERTIFICATE

I, Edward CESPEDES	, currently residing at 80 - 17 MyrH(e	Ave
2adFL, NY 11385	in the City of OUEENS	, in the
State of NEW YORK	, hereby acknowledge that:	

- 1. I witnessed the signing of the Power of Attorney of Jesscica Angel Quiroz dated this 1st day of April, 2012.
- 2. I am an adult with capacity to witness the signing of the Power of Attorney.
- 3. In my opinion Jesscica Angel Quiroz had the capacity to understand the nature and effect of the Power of Attorney at the time the Power of Attorney was signed and signed it freely and voluntarily without any compulsion or influence from any person.
- 4. I am not the Attorney named in the Power of Attorney nor am I the Attorney's spouse or other family member.

(Signature of witness)

04-03-12

(Date)

94 of 107

12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B). Exhibits Pg 25 of 45

EXHIBIT

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12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B).

Case: 11-3663 Document: Exhibitspagg 26 of 456/12/2012 634223 106

NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER

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RECORDING AND ENDORSEMENT COVER PAGE

PAGE 1 OF 5

Document ID: 2012040300583001

Document Type: DEED

Document Date: 04-03-2012

Preparation Date: 04-19-2012

Document Page Counts

Document Page Count: 3

PRESENTER:

JESSICA ANGEL QUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374

347-876-8759

rayorlando1@hotmail.com

RETURN TO:

JESSICA ANGEL QUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374

347-876-8759

rayorlando1@hotmail.com

PROPERTY DATA

Borough OUEENS Block Lot

3176 13 Entire Lot

Unit Address

8937 METROPOLITAN AVE

Property Type: DWELLING ONLY - 1 FAMILY

CROSS REFERENCE DATA

CRFN______ or Document ID_____ or ____ Year___ Reel __ Page ____ or File Number_____

GRANTOR/SELLER:

HELEN QUIROZ, DECEASED 8937 METROPOLITAN AVE

REGO PARK, NY 11374

MTA:

Recording Fee:

Affidavit Fee:

NYCTA:

Additional MRT:

TOTAL:

\$

\$

\$

\$

PARTIES

GRANTEE/BUYER:

RAMON QUIROZ

8937 METROPOLITAN AVE

REGO PARK, NY 11374

x Additional Parties Listed on Continuation Page

FEES AND TAXES

Mortgage		Filing Fee:
Mortgage Amount:	\$ 0.00	\$
Taxable Mortgage Amount:	\$ 0.00	NYC Real Property Transfer Tax:
Exemption:		\$
TAXES: County (Basic):	\$ 0.00	NYS Real Estate Transfer Tax:
City (Additional):	\$ 0.00	\$
Spec (Additional):	\$ 0.00	RECORDED OR FILED I
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OF THE CITY REGISTER OF THE
CITY OF NEW YORK

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2012000176547

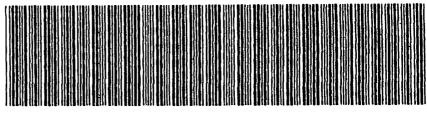
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City Register Official Signature

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NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER

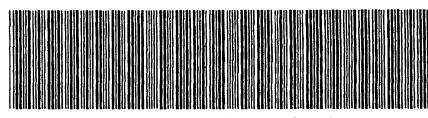
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REGO PARK, NY 11374			REGO PARK, NY 11374	•
347-876-8759			347-876-8759	
rayorlandol@hotmail.com			rayorlando l@hotmail.com	
		PROPI	ERTY DATA	· · · · · · · · · · · · · · · · · · ·
Borough Block	Lot	Unit	Address	
QUEENS 3176	13 Entire	e Lot	8937 METROPOLITAN AVE	
Property Type:	DWELLING	GONLY - 1 FA	MILY	
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NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER



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RECORDING AND ENDORSEMENT COVER PAGE (CONTINUATION)

PAGE 2 OF 5

Document ID: 2012040300583001

Document Date: 04-03-2012

Preparation Date: 04-19-2012

Document Type: DEED

PARTIES

GRANTOR/SELLER: JESSICA A. QUIROZ

8937 METROPOLITAN AVE

REGO PARK, NY 11374

Warranty Deed

This indenture, made the 3rd day of April, 2012, between Helen Quiroz, deceased, married of 8937 Metropolitan Ave Rego Park NY 11374, and Jessica Angel Quiroz, not married of 8937 Metropolitan Ave, party of the first part, and Ramon Quiroz, married of 8937 Metropolitan Ave Rego Park NY 11374, party of the second part:

Witnesseth, that the party of the first part, in consideration of 10.00 dollars, lawful money of the United States, paid by the party of the second part, does hereby grant, and release unto the party of the second part, Ramon Quiroz, married of 8937 Metropolitan Ave Rego Park NY 11374 and assigns forever, all of:

PROPERTY DATA
Borough QUEENS
Block 3176 Lot 13
89-37 Metropolitan Avenue
Property type
DWELLING ONLY-1 FAMILY.

together with the appurtenances and all the estate and rights of the party of the first part in and to said premises, previously referenced as follows: Book crfn #, Page 2005000431463, Document No. i)7-8-05 R)8-2-05, of the recorder of Queens county.

To have and to hold the premises herein granted unto the party of the second part, and assigns forever with said five covenants as follows:

First. That said Helen Quiroz, deceased, married of 8937 Metropolitan Ave Rego Park NY 11374, and Jessica Angel Quiroz, not married of 8937 Metropolitan Ave is seized of said premises in fee simple, and has good right to convey the same;

Second. That the party of the second part shall quietly enjoy the said premises;

Third. That the said premises are free from incumbrances;

Fourth. That the party of the first part will execute or procure any further necessary assurance of

12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B). Case: 11-3663 Document: **Exhibits** Pa**@g 60** of **45**/12/2012 634223 106

Fifth. That said Jessica Angel Quiroz, not married of 8937 Metropolitan Ave Rego Park NY 11374 will forever warrant the title to said premises. Signed, Sealed and Delivered In the Presence of: Name: ROSF Preparer This document prepared: 1. [] under the supervision of the following New York attorney. OR 2. A by a party to this instrument whose name and address appear below. Signature: Name: Company/Firm: 00 X1 780 Signed, Sealed and Delivered In the Presence of: Ramon Quiroz Name: R

Sign:

Name: Dwall

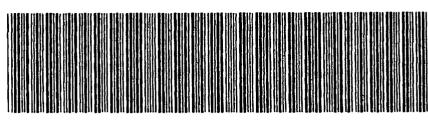
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Grantor Acknowledgment

State of New York)		
)		
County of Weens	·		^
		J.	ingel
On the 11 day of Apric	_in the year 2012	before me <u>Sessica (</u>	Quiroz, the
undersigned, personally appeared Jess	ica Angel Quiroz, per	sonally known to me	or proved to me on the
basis of satisfactory evidence to be the			
acknowledged to me that he/she execu	ated the same in his/he	er capacity, and that b	v his/her signature on
the instrument, the individual, or the p		• • •	•
instrument.	, coon apos, comme or	***************************************	
	SAMANTHA	WILLIAMS	
In presence of	Motory Public, St. No. 01Wil	270 of New York 51 19979	
Notary Public	Qualified in Quali	December 13 7872	
Z. Notary Public	- Capita	CARGINGER 13 JUIL	
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C	rantas Askramila	damont	SEAL
G	rantee Acknowle	ugment	
State of New York	,		
State of New York	,		
County of Queens)		
County of West is		,	
On the W day of Aper	: 41 00.42	1-6	Buildoz a
undersigned, personally appeared Ram			
of satisfactory evidence to be the indi-			
acknowledged to me that he/she execu			
the instrument, the individual, or the p	erson upon behalf of	which the individual a	acted, executed the
instrument.			
$\gg \nu$	SAMANTHA W	TILLAMS	0.
In presence of	No. 01Wi61	19979	SEAL
Notary Public	Qualified in Que Commission Expires (ens County Jacomber 18,20/L	74

12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B). Case: 11-3663 Document: Exhibits Page 32 of 456/12/2012 634223 106

NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER



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PAGE 1 OF 1

Document ID: 2012040300583001

Document Date: 04-03-2012

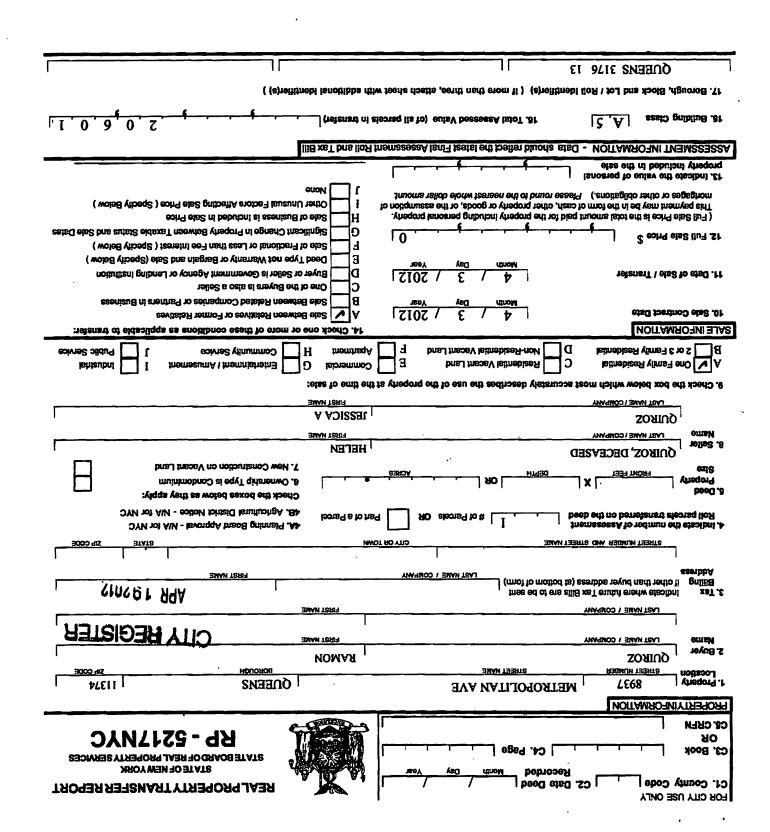
Preparation Date: 04-19-2012

Document Type: DEED

ASSOCIATED TAX FORM ID: 2012040300157

SUPPORTING DOCUMENTS SUBMITTED:

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12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B). Case: 11-3663 Document: **E****HabitsPa**@ 32** of **45**/12/2012 634223 106

CERTIFICATION	I certify that all of the	items of informa	tion entered on this fo	rm are true and correc	t (to the best of my knowled	ige and belief) and
	the making and filing	making of any will of false instrume	ful false statement of nts.	material fact herein wil	i subject me to the provisio	ns of the penal law relative to
Danos	BUYER BUNKOS	. 4	-11-12		BUYER'S ATTORM	IEY
BUYER SIGNATURE 8937 METROPOLIT	AN AVE		DAYE	LAST NAME	FIRST	NAME
STREET NUMBER	STREET NAME (AFTE	R SALE)		AREA CODE	TELEPHONE NUMBER	
REGO	PARK	NY	11374	brie	SELLER	1 4/1,/12
CITY OR TOWN		STATE	ZIP CODE	SELEN SIGNATURE	6	DATE

12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B). Case: 11-3663 Document: E独拍bitsPage 38 of 46/12/2012 634223 106

CERTIFICATION	I certify that all of the understand that the m the making and filing	aking of any willfr	ul false statement of	orm are true and correct material fact herein wi	ct (to the best of my knowledge ill subject me to the provisions	and belief) and of the penal law relative to
	BUYER				BUYER'S ATTORNE	r
		.1 .				
BUYER SIGNATURE 8937 METROPOLITA	N AVE	עם	ATE .	LAST NAME	FIRST NA	re .
STREET NUMBER	STREET NAME (AFTER	SALE)		AREA CODE	TELEPHONE NUMBER	
REGO I	PARK	ì	1		SELLER	1
		NY	11374 ·			
CITY OR TOWN	•	STATE	ZIP CODE	SELLER SIGNATURE		DAYE

12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B). Case: 11-3663 Document: **E4H**2 bits**Pageg 36 of 496/12/2012 634223 106

Form RP-5217 NYC ATTACHMENT

CERTIFICATION

I certify that all of the items of information entered on this form are true and correct (to the best of my knowledge and belief) and understand that the making of any willful false statement of material fact herein will subject me to the provisions of the penal law relative to the making and filing of false instruments.

BUYERS		SELLERS	
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date ·
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Oate
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
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Buyer Signature	Date	Seller Signature	Date
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Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date .	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seiler Signature	Date

12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B). Case: 11-3663 Document: E4/知bits age; 35 of 46/12/2012 634223 106

Form RP-5217 NYC

ATTACHMENT

CERTIFICATION

I certify that all of the items of information entered on this form are true and correct (to the best of my knowledge and belief) and understand that the making of any willful false statement of material fact herein will subject me to the provisions of the penal law relative to the making and filling of false instruments.

BUYERS		PELLEKS	
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seiler Signature	Date
Buyer Signature	Date	Seiler Signature	Date
Buyer Signature	Date	Seiler Signature	Date
Buyer Signature	Date	Seller Signature	Date ·
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seiler Signature	Date
Buyer Signature	Date	Setter Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date

Affidavit of Compliance with Smoke Detector Requirement for One and-Two Family Dwellings

AFFIDAVIT OF COMPLIANCE WITH SMOKE DETECTOR REQUIREMENT FOR ONE- AND TWO-FAMILY DWELLINGS

State of New York)) SS.:
County of)

The undersigned, being duly sworn, depose and say under penalty of perjury that they are the grantor and grantee of the real property or of the cooperative shares in a cooperative corporation owning real property located at

		/E	OPOLITAN A	8937 METRO	
Unit/Apt.	,		ess	Street Addre	
(the "Premises");	13	3176	New York,	QUEENS	
(dio 1 tollillos),	Lot	Block	-	. Borough	

That the Premises is a one or two family dwelling, or a cooperative apartment or condominium unit in a one- or two-family dwelling, and that installed in the Premises is an approved and operational smoke detecting device in compliance with the provisions of Article 6 of Subchapter 17 of Chapter 1 of Title 27 of the Administrative Code of the City of New York concerning smoke detecting devices;

That they make affidavit in compliance with New York City Administrative Code Section 11-2105 (g). (The signatures of at least one grantor and one grantee are required, and must be notarized).

JESSICH ANGEL QUIROZ	RAMON O BUINZ SANTI
Name of Grantor (Type or Print)	Name of Graffice (Type or Print)
Ostar kan	formed Chivo
Signature of Grantor	Signature of Grantee
Sworn to before me this	Sworn to before me this

These statements are made with the knowledge that a willfully false representation is unlawful and is punishable as a crime of perjury under Article 210 of the Penal Law.

NEW YORK CITY REAL PROPERTY TRANSFER TAX RETURNS FILED ON OR AFTER FEBRUARY 6th, 1990, WITH RESPECT TO THE CONVEYANCE OF A ONE- OR TWO-FAMILY DWELLING, OR A COOPERATIVE APARTMENT OR A CONDOMINIUM UNIT IN A ONE- OR TWO-FAMILY DWELLING, WILL NOT BE ACCEPTED FOR FILING UNLESS ACCOMPANIED BY THIS AFFIDAVIT.

MOHAMMAD AL AMIN'
Hotary Public - State of New York
NO. Of AL 522 1537
Quantited his Opposite County
Not Commission Expires

Noty by Jessey & Ramo

2012040300157101

12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B). Case: 11-3663 Document: Exhibits Page 39 of 45/12/2012 634223 106

Affidavit of Compliance with Smoke Detector Requirement for One and-Two Family Dwellings

AFFIDAVIT OF COMPLIANCE WITH SMOKE DETECTOR REQUIREMENT FOR ONE- AND TWO-FAMILY DWELLINGS

State of New York)				
County of) SS.:)				
		epose and say under pe		_	_
the real property or		shares in a cooperative STROPOLITAN A	-	g real propert	y located at
		et Address	VE		, Unit/Apt.
QI	UEENS	New York,	3176	13	•
80	prough		Block	Lot	_ (the "Premises");
That they make affi	davit in complianc	ke detecting devices; se with New York City one grantee are require			2105 (g). (The
Nan	ne of Grantor (Type or	Print)	Name	of Grantee (Type	or Print)
	Signature of Grantor		Signature of Grantee		
Sworn to before me			Sworn to before me		
thisdate	of	•	hisdate	of	20

These statements are made with the knowledge that a willfully false representation is unlawful and is punishable as a crime of perjury under Article 210 of the Penal Law.

NEW YORK CITY REAL PROPERTY TRANSFER TAX RETURNS FILED ON OR AFTER FEBRUARY 6th, 1990, WITH RESPECT TO THE CONVEYANCE OF A ONE- OR TWO-FAMILY DWELLING, OR A COOPERATIVE APARTMENT OR A CONDOMINIUM UNIT IN A ONE- OR TWO-FAMILY DWELLING, WILL NOT BE ACCEPTED FOR FILING UNLESS ACCOMPANIED BY THIS AFFIDAVIT.



The City of New York
Department of Environmental Protection
Bureau of Customer Services
59-17 Junction Boulevard
Flushing, NY 11373-5108

Customer Registration Form for Water and Sewer Billing

	Pr	operty and Owr	er Information:			
	(1)	Property receiving	service: BOROUGH: QUEENS		BLOCK: 3176	LOT: 13
	(2)	Property Address	: 8937 METROPOLITAN AVE, QU	JEENS, NY 113	74	
	(3)	Owner's Name: Additional Name:	QUIROZ, RAMON			
Affirm	natio		er bills will be sent to the property	y address sho	vn above.	·
		Billing Informat	don:			
A.	other charg to pa	er service. The owner arrangement, or a ges constitute a lien by such charges whe	s are the legal responsibility of er's responsibility to pay such on assignment of responsibility to on the property until paid. In add on due may result in foreclosure to by the City or Service Termina	charges is not for payment o dition to legal of the lien by	affected by any least such charges. Water action against the ow	se, license or er and sewer mer a failure
B.	an al mana way at (7	Iternate mailing ad aging agent), howev relieve the owner fro	nd/or sewer service will be maile dress. DEP will provide a dupl er, any failure or delay by DEP om his/her liability to pay all outs g business hours or visit www.n	licate copy of l in providing d standing water	oilis to one other part uplicate copies of bil and sewer charges.	ty (such as a Ils shall in no Contact DEP
The has	e unde read	and understands Pa	t he/she/it is the owner of the pro ragraphs A & B under the section	on captioned "(Customer Billing Infor	mation": and that the
		on supplied by the ui	ndersigned on this form is true a	na complete to	o the best of his/her/it	s knowledge.
				D-	te (mm/dd/yyyy)	
			ning for Owner, if applicable:	Da	te (miratryyyy)	

BCS-7CRF-ACRIS REV. 8/08



The City of New York
Department of Environmental Protection
Bureau of Customer Services
59-17 Junction Boulevard
Flushing, NY 11373-5108

Customer Registration Form for Water and Sewer Billing

Pro	perty	and	Owner	Inform	ation:
-----	-------	-----	--------------	--------	--------

1) Property receiving service: BOROUGH: QUEENS

BLOCK: 3176

LOT: 13

(2) Property Address: 8937 METROPOLITAN AVE, QUEENS, NY 11374

(3) Owner's Name:

QUIROZ . RAMON

Additional Name:

Affirmation:



Your water & sewer bills will be sent to the property address shown above.

Customer Billing Information:

Please Note:

- A. Water and sewer charges are the legal responsibility of the owner of a property receiving water and/or sewer service. The owner's responsibility to pay such charges is not affected by any lease, license or other arrangement, or any assignment of responsibility for payment of such charges. Water and sewer charges constitute a lien on the property until paid. In addition to legal action against the owner, a failure to pay such charges when due may result in foreclosure of the lien by the City of New York, the property being placed in a lien sale by the City or Service Termination.
- B. Original bills for water and/or sewer service will be mailed to the owner, at the property address or to an alternate mailing address. DEP will provide a duplicate copy of bills to one other party (such as a managing agent), however, any failure or delay by DEP in providing duplicate copies of bills shall in no way relieve the owner from his/her liability to pay all outstanding water and sewer charges. Contact DEP at (718) 595-7000 during business hours or visit www.nyc.gov/dep to provide us with the other party's information.

Owner's Approval:

The undersigned certifies that he/she/it is the owner of the property receiving service referenced above; that he/she/it has read and understands Paragraphs A & B under the section captioned "Customer Billing Information"; and that the information supplied by the undersigned on this form is true and complete to the best of his/her/its knowledge.

HNGEZ

Print Name of Owner:

Signature:

White fin

_Date (mm/dd/yyyy)

Name and Title of Person Signing for Owner, if applicable:

BCS-7CRF-ACRIS REV. 8/08

12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B). Exhibits Pg 42 of 45

EXHIBIT

5

12-12020-mg Doc 3978-2 Filed 06/10/13 Entered 06/14/13 09:29:04 Exhibit B). Exhibits Pg 43 of 45_____

ResCap Claims Processing Center c/o KCC 2335 Alaska Ave El Segundo, CA 90245 FIRST CLASS
US POSTAGE PAID
EL SEGUNDO CA
PERMIT NO. 45049

Jessica Angel Quiroz Ramon Quiroz 89-37 Metropolitan Ave Rego Park, NY 11374

PROOF OF CLAIM CONFIRMATION

Your proof of claim filed against Residential Capital, LLC, case no 12-12020 was received on 11/8/2012 and assigned claim number 4413

For more information, please visit www.kccllc.net/rescap or call 1-888-251-2914

Claim #4413 Date Filed: 11/8/201

B 10 (Official Form 10) (12/11)				
UNITED STATES BANKRUPTCY COURT DISTRICT OF			PROOF OF CLAIM	
Name of Debtor: NVMECOMINGS.	IAC.	Case Number: 0439868738	NOV - 8 2012	
NOTE: Do not use this form to make a claim for an administrative expense that arises after the bankruptcy filing. You may file a request for payment of an administrative expense according to 11 U.S.C. § 503.			1	
Name of Creditor (the person or other entity to whom the debtor owes money or property): JESSI CR ANGEL OURDE			1	
Name and address where notices should be sent		COURT USE ONLY Check this box if this claim amends a		
80-37 METROPULITAN AUF REGO PARK N.Y.				
Telephone number:	cmail:	11314	Filed on:	
Name and address where payment should be sent (if different from above): RAMON BUILD Z BG-37 METROPOLITAN AUE REGOPARYN.Y. Telephone number 718 275 2192 email: RAYOR 1 AND 0160 NOT and 12 COM. 1. Amount of Claim as of Date Case Filed: S 72 0 20 0 0115 1 ADDRESS AND COME.			Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.	
1. Amount of Claim as of Date Case File	d: \$ 72.000 PLUS 1	MA IL. COM	TELEVED.	
If all or part of the claim is secured, comple		1 012 1.E>1	NOV 1 5 2012	
If all or part of the claim is entitled to priority, complete item 5.			KURTZMAN CAPSON CONSULTANTS	
Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.				
2. Basis for Claim:				
by which creditor identifies debtor:	Ba. Debtor may have scheduled account as:		ier (optional):	
	See instruction #3a)	(See instruction #3b) Amount of arrearage and	other charges, as of the time case was filed,	
4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information.		included in secured claim,		
Nature of property or right of setoff:		Basis for perfection:		
Describe: Value of Property: S 400-001	g	Amount of Secured Claim		
Annual Interest Rate 5.5% OFixed	, an Averiable	Amount Unsecured:	\$522-000	
(when case was filed)	or wvanane	Amount Duscuses.	3744 000	
5. Amount of Claim Entitled to Priority under 11 U.S.C. § 507 (a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.				
■ Domestic support obligations under 11 U.S.C. § 507 (a)(1)(A) or (a)(1)(B). Wages, salaries, or commissions (up to \$11,725*) camed within 180 days before the case was filed or the debtor's business ceased, whichever is earlier— 11 U.S.C. § 507 (a)(4).		efit plan – 07 (a)(5). Amount entitled to priority:		
☐ Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use −11 U.S.C. § 507 (a)(7).	(7) Taxes or penalties owed to government II U.S.C. § 507 (a)(8).	tal units – O Other – Spe applicable part 11 U.S.C. § 50	agraph of PILS (AIDERST	
*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.				
6. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6)				



B 10 (Official Form 10) (12/11)	
7. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, i running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and providing evidence of perfection of a security interest are attached. (See instruction #7, and the definition of "redacted".) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.	invoices, itemized statements of reducted copies of documents
If the documents are not available, please explain:	NOV 1 5 2012
8. Signature: (See instruction #8)	RIZMAN CARSON CONSULTANTS
Check the appropriate box.	Olfumonia
I am the creditor. I am the creditor's authorized agent. (Attach copy of power of attorney, if any.) (Attach copy of power of attorney, if any.) (See Bankruptcy Rule 3004.)	rrety, indorser, or other codebtor. 3005.)
	NOV. 7, 2012
Telephone number: 118-275-2192 email: 81402 LANDUL UN HOT MAIL. COM	(Date)
Penalty for presenting fraudalent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.O.	C. §§ 152 and 3571.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the dehtor, exceptions to these general rules may apply. Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district in which the bankruptcy case was filed (for example, Central District of California), the debtor's full name, and the case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Pederal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on delivering health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if an interested party objects to the claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor: State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

3b. Uniform Claim Identifier:

If you use a uniform claim identifier, you may report it here. A uniform claim identifier is an optional 24-character identifier that certain large creditors use to facilitate electronic payment in chapter 13 cases.

4. Secured Claim:

Check whether the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See Definitions.) If the claim is secured, check the box for the nature and value of property that secures the claim, attach copies of lien documentation, and state, as of the date of the bankruptcy filing, the annual interest rate (and whether it is fixed or variable), and the amount past due on the claim.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. § 507 (a). If any portion of the claim falls into any category shown, check the appropriate box(es) and state the amount entitled to priority. (See Definitions.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach redacted copies of any documents that show the debt exists and a lien secures the debt. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary in addition to the documents themselves. FRBP 3001(c) and (d). If the claim is based on delivering health care goods or services, limit disclosing confidential health care information. Do not send original documents, as attachments may be destroyed after scanning.

8. Date and Signature:

The individual completing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what constitutes a signature. If you sign this form, you declare under penalty of perjury that the information provided is true and correct to the best of your knowledge, information, and reasonable belief. Your signature is also a certification that the claim meets the requirements of FRBP 9011(b). Whether the claim is filed electronically or in person, if your name is on the signature line, you are responsible for the declaration. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. If the claim is filed by an authorized agent, attach a complete copy of any power of attorney, and provide both the name of the individual filing the claim and the name of the agent. If the authorized agent is a servicer, identify the corporate servicer as the company. Criminal penalties apply for making a false statement on a proof of claim.